

STEVEN A. SILNUTZER, P.C.
ATTORNEY AT LAW
335 E. Jimmie Leeds Road
Building 200, Suite C
Galloway, NJ 08205

Steven A. Silnutzer, Esq.
Member of New Jersey Bar

Telephone: (609) 748-6100
Fax: (609) 748-6614

December 27, 2017

Phelan Hallinan Diamond & Jones P.C.
400 Fellowship Rd.
Suite 100
Mount Laurel, NJ 08054

RE: Teresa Garces
201 East Bayview Ave, Pleasantville, NJ 08232-3014
Docket No. F-034067-14
Bankruptcy Case No. 17-13142-ABA

Dear Sir or Madam,

My office represents Teresa C. Garces in the above captioned Chapter 13 bankruptcy. Ms. Garces has been in the bankruptcy loss mitigation program, and recently received notice that she was being turned down for the loan modification.

Ms. Garces has received notice that her mortgage is being transferred to a different mortgage company.

At this time, loss mitigation is still active, and our office did extend it out to February 19, 2018. We are requesting an opportunity to apply to the newer mortgage company as the prior loan holder did not participate in a number of the programs for loan modifications. I am sending this letter by regular mail to your office and also posting it as a document on the Chapter 13 docket of Ms. Garces. I am requesting that the portal remain open at this time. If you should require any further information from me do not hesitate to contact me.

Very Truly Yours,



Steven A. Silnutzer, Esq.

SAS:cjt